



AMENDMENTS TO THE CLAIMS

1. (Currently amended) A computer system for evaluating insurability of at least one individual, comprising:

survey means for gathering information into a computer system database pertaining to said individuals' lifestyle, health, and medical tests in the form of a plurality of survey questions;

entry means for interactively inputting said gathered information;

a computer system database for receiving and storing said gathered information;

means for verifying whether at least some of said gathered information is true;

means for deleting, adding to, or changing said gathered information subsequent to having received and stored said gathered information;

means for assigning weight values in a weighting file in said computer system database, said weight values being assigned by analyzing the present and future effects of said gathered information;

means for assigning risk values to each of said weight values that represent levels of insurance risk;

means for determining a total value based upon said assigned risk values and said assigned weight values for all of said gathered information;

choosing means for selecting certain gathered information and certain pre-defined suggestions on medical and lifestyle choices that would lead to improving health and decreasing risk and that have similar subject matter to said gathered information;

evaluating means for comparing each of said total values for said gathered information with pre-defined accepted values and for comparing said chosen pre-defines suggestions with said gathered information, wherein pre-defined suggestions are selected that are specific and closely-tailored to said gathered information and to

the needs of said individual, including recommendations for treatment of health problems and for altering lifestyle to ensure better future health;

messaging means for providing messages that contain said pre-defined suggestions;

analyzing means for determining said level of insurance risk such that both a cost and an insurability profile are determined; and

communicating means for automatically communicating said level of insurance risk.

2. (Previously presented) The computer system for evaluating insurability of claim 1, wherein said means for assigning risk values assigns negative values for actions that increase insurance risk and positive values for actions that decrease insurance risk.

3. (Previously presented) The computer system for evaluating insurability of claim 1, further comprising a second database to store underwriter information including said risk values and said weight values.

4. (Previously presented) The computer system for evaluating insurability of claim 1, further comprising a questionnaire database means to store a questionnaire said questionnaire being employed by said survey means in order that such individual can select appropriate responses to lifestyle question.

5. (Previously presented) The computer system for evaluating insurability of claim 1, wherein said pre-defined suggestions are automatically differentiated by said computer system for pregnant users.

6. (Previously presented) The computer system for evaluating insurability of claim 1, wherein said gathered information about lifestyle includes tobacco use, alcohol use and food intake.

7. (Currently amended) A method of evaluating in a computer system insurability of at least one individual, comprising the steps of:

interactively gathering information pertaining to lifestyle, health, and medical tests;

receiving and storing said gathered information in a database in said computer system;

deleting, adding to, or changing said gathered information subsequent to having received and stored said gathered information;

verifying whether at least some of said gathered information is true;

assigning weight values by said computer system for each of said stored information, said weight values being assigned by analyzing the present and future effects of said gathered information;

assigning of risk values by said computer system to each of said weight values that represent levels of insurance risk;

said computer system determining a total value based upon said assigned risk values and said assigned weight values for all of said gathered information for such individual;

creating an insurance comparison by said computer system comparing each of said total values for said gathered information with pre-defined accepted values stored in said database of said computer system;

choosing certain gathered information and certain pre-defined suggestions on medical and lifestyle choices that would lead to improving health and decreasing risk and that have similar subject matter to said gathered information;

comparing said chosen pre-defined suggestions with said gathered information wherein pre-defined suggestions are selected that are specific and closely-tailored to said gathered information and to the needs of said individual, including recommendations for treatment of health problems and for altering lifestyle to ensure better future health;

providing messages from said computer system that contain said pre-defined suggestions;

determining through said computer system said level of insurance risk such that both a cost and an insurability profile for each of such individuals is determined; and automatically communicating said level of insurance risk.

8. (Previously presented) The method of evaluating insurability of at least one individual in claim 7, wherein said step of gathering information comprises the steps of:

providing said individual with a questionnaire through said computer system, said questionnaire in the form of a plurality of survey questions; and

receiving said individuals answers from said questionnaire into said computer system.

9. (Currently amended) A computer system for evaluating insurability of at least one individual, comprising:

a computer system database;

a survey unit for interactively gathering information into said computer system database pertaining to said individuals' lifestyle, health, and medical tests in the form of a plurality of survey questions;

an entry unit for inputting said gathered information;

means for deleting, adding to, or changing said gathered information subsequent to having received and stored said gathered information;

a verifier for verifying whether at least some of said gathered information is true;

a weight analyzer for assigning weight values in a weighting file in said computer system database, said weight values being assigned by analyzing the present and future effects of said gathered information;

a risk assignor for assigning risk values to each of said weight values that represent level of insurance risk;

a summing unit for determining a total value based upon said assigned risk values and said assigned weight values for all of said gathered information;

a selector for selecting certain gathered information and certain pre-defined suggestions on medical and lifestyle choices that would lead to improving health and decreasing risk and that have similar subject matter to said gathered information;

a comparator for comparing each of said total values for said information with pre-defined accepted values and for comparing said chosen pre-defined suggestions with said gathered information, wherein pre-defined suggestions are selected that are specific and closely-tailored to said gathered information and to the needs of said individual, including recommendations for treatment of health problems and for altering lifestyle to ensure better future health;

a messaging unit for providing messages that contain pre-defined suggestions;

a risk analyzer means for determining said level of insurance risk such that both a cost and an insurability profile is determined; and

a communication unit for automatically communicating said level of insurance risk.